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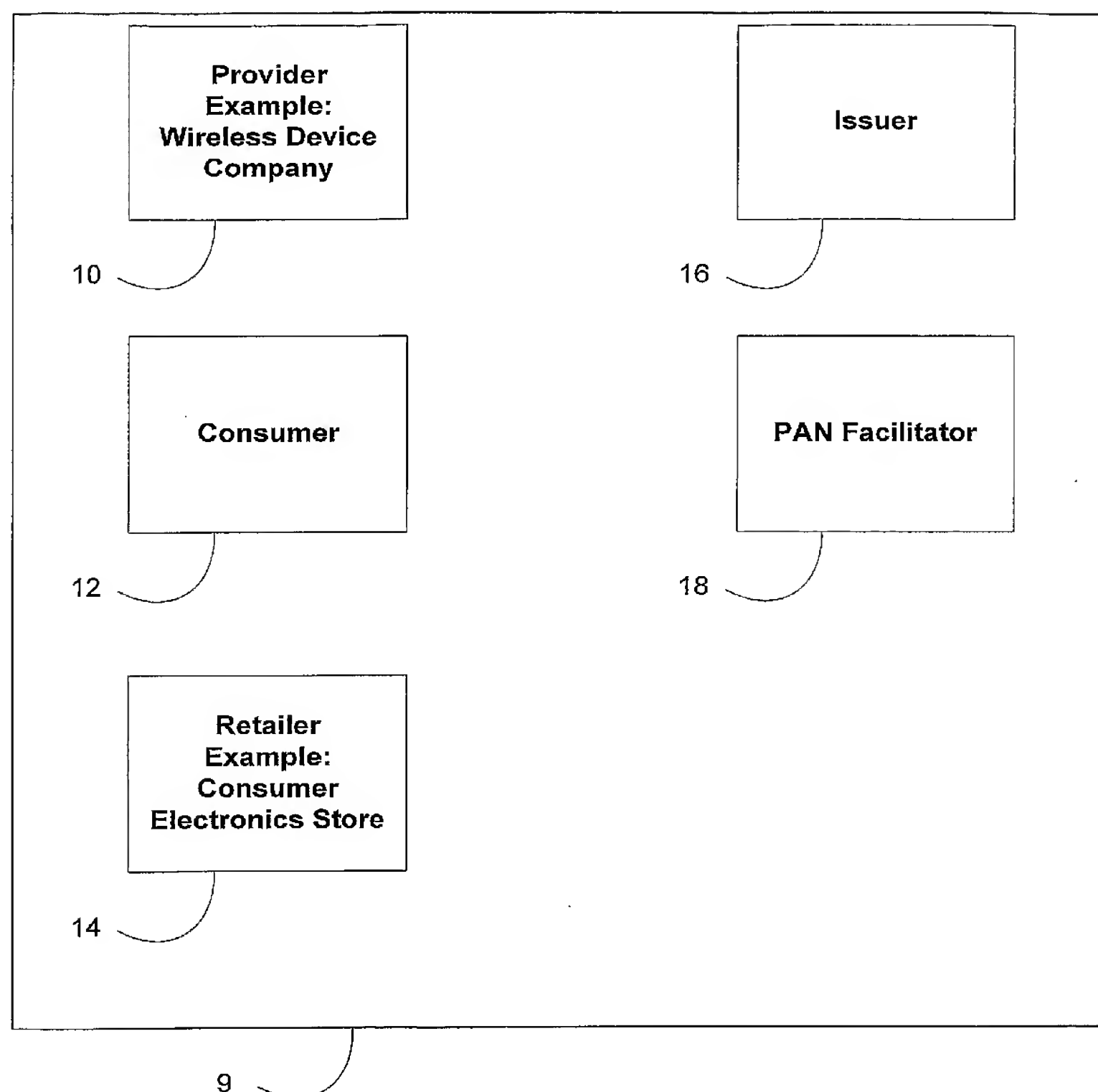
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(54) Title: STORED VALUE APPARATUS DISTRIBUTABLE AT RETAIL AND REDEEMABLE AT SPECIFIED REDEMPTION SITES, SYSTEM AND METHOD



(57) Abstract: Disclosed is a method for managing at least one transaction through traditional credit card authorization payment infrastructures by supplying personal account numbers to retailers. Personal account numbers correspond to issuer managed accounts that may be assigned at point of sale, and activated at redemption, and may restrict which merchants can process the personal account number to extract value therefrom. Also disclosed is an apparatus for distribution in retail and redemption at selected redemption sites. The apparatus is a card that includes machine readable code and account information where at least some of data corresponding to the machine readable code differs from the account information. The card may configured to retain a personal account number or other account information compatible with selected redemption site interfaces. Redemption can be limited to selected retailers or groups of retailers.

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